

[Your Name]
[Your Address]
[Your City, State, Zip Code]
[Your Phone Number]
[Your Email]

[Date]

[Name of Debt Collection Agency]
[Address of Agency]
[City, State, Zip Code]

Re: Settlement Offer for Account Number: [Your Account Number]

To Whom It May Concern,

I am writing regarding the debt associated with the above-referenced account. I am currently experiencing financial hardship and am unable to pay the full balance of \$[Total Amount Owed].

I would like to offer a one-time, lump-sum payment of \$[Offer Amount] to settle this account in full. This offer is made strictly for the purpose of settlement and does not constitute an admission of liability for the total amount claimed.

If you accept this offer, I require a written agreement signed by an authorized representative of [Name of Debt Collection Agency] stating that:

- The payment of \$[Offer Amount] will be accepted as full and final settlement of the debt.
- The account will be reported as "paid in full" or "settled in full" to all credit reporting agencies.
- The remaining balance will be waived, and no further collection efforts will be pursued against me for this debt.

Once I receive this written confirmation, I will send the payment via [Method of Payment, e.g., Certified Check] within [Number] business days.

Please respond to this offer by [Date]. If I do not hear from you by this time, I will assume the offer is declined.

Sincerely,

[Your Signature]

[Your Printed Name]